

EXHIBIT D



Central Valley Ag Cooperative

2015

Mid Year Review



TOTAL CLAIMS PAID JANUARY THRU JUNE 2015

| Single | EE + 1 | Family | YTD Paid Claims | YTD Specific Claims | YTD Net Aggregate Claims | YTD Loss Fund |
|---------------------|---------------------|---------------------|-----------------|---------------------|---|----------------|
| 215 | 144 | 239 | \$1,498,946.60 | None | \$1,498,946.60 | \$2,859,464.76 |
| Average Single Cost | Average EE + 1 Cost | Average Family Cost | | | Does not include Run In Claims from Regions 1-4 | |
| \$321.14 | \$617.01 | \$755.22 | | | | |

TOTAL CLAIMS PAID JANUARY 2014 THRU DECEMBER 2014

| Single | EE + 1 | Family | YTD Paid Claims | YTD Specific Claims | YTD Net Aggregate Claims | YTD Loss Fund |
|---------------------|---------------------|---------------------|-----------------|--|--------------------------|----------------|
| 85 | 49 | 70 | \$1,770,617.50 | \$376,958.05 | \$1,393,659.45 | \$1,466,746.26 |
| Average Single Cost | Average EE + 1 Cost | Average Family Cost | | Represents claims from Regions 5-7 only does not include Regions 1-4 | | |
| \$448.92 | \$786.02 | \$1,163.27 | | | | |

HIGH DEDUCTIBLE HEALTH PLAN (PLAN 1)

| Single | EE + 1 | Family | 2014 Claims | 2015 Claims | Total Paid Claims |
|---------------------|---------------------|---------------------|--------------|--------------|-------------------|
| 142 | 82 | 121 | \$263,447.66 | \$639,150.64 | \$902,098.30 |
| Average Single Cost | Average EE + 1 Cost | Average Family Cost | | | |
| \$340.86 | \$662.23 | \$806.74 | | | |

COPAY PLAN (PLAN 2)

| Single | EE + 1 | Family | 2014 Claims | 2015 Claims | Total Paid Claims |
|---------------------|---------------------|---------------------|-------------|--------------|-------------------|
| 73 | 62 | 119 | None | \$587,650.98 | \$587,650.98 |
| Average Single Cost | Average EE + 1 Cost | Average Family Cost | | | |
| \$293.77 | \$559.02 | \$683.71 | | | |

2015 Estimate Fund Balance

| | Plan 1 - HDHP | | | Plan 2 PPO CoPay | | |
|--------|---------------|----------|----------|------------------|----------|----------|
| | Premium | Employee | Employer | Premium | Employee | Employer |
| Single | \$464.47 | \$150.27 | \$314.20 | \$565.31 | \$164.88 | \$400.43 |
| EE + 1 | \$913.18 | \$301.35 | \$611.83 | \$1,152.48 | \$336.14 | \$816.34 |
| Family | \$1,105.88 | \$364.94 | \$740.94 | \$1,364.19 | \$405.85 | \$958.34 |

Below is based upon the monthly enrollment from the Aggregate report and is an estimate only

| Month | Employee | Estimated Premiums Collected | Monthly Net Claims | Monthly Est. Fixed Costs | Estimated Monthly Account Balance |
|-----------|------------|------------------------------|--------------------|--------------------------|-----------------------------------|
| | | Employee | Total | Est. Fixed Costs | |
| January | 167,457.23 | 369,485.53 | 536,942.76 | 86,864.55 | 438,915.86 |
| February | 167,287.53 | 369,146.64 | 536,434.17 | 86,527.84 | 342,977.63 |
| March | 170,363.07 | 376,074.38 | 546,437.45 | 88,586.78 | 191,955.07 |
| April | 173,276.39 | 382,640.39 | 555,916.78 | 91,140.08 | (41,204.69) |
| May | 173,893.70 | 383,950.28 | 557,843.98 | 91,358.92 | 48,864.51 |
| June | 175,659.73 | 387,819.76 | 563,479.49 | 91,891.47 | 280,230.01 |
| July | - | - | - | - | - |
| August | - | - | - | - | - |
| September | - | - | - | - | - |
| October | - | - | - | - | - |
| November | - | - | - | - | - |
| December | - | - | - | - | - |

1,027,937.65 2,269,116.98 3,297,054.63 1,498,946.60 536,369.64 1,261,738.39
GMS-ID 037050

50% Report Comparison

\$100,000 Specific – Current Year

\$50,000 Specific – Prior Year

Current Year

1/1/2015 – 6/30/15

- \$80,011.64
- \$77,548.20
- \$72,741.85
- \$57,317.51
- \$77,548.20
- One laser of \$175K which has not hit 50% yet

Prior Year

1/1/14-12/31/14

- \$231,404.92
- \$112,839.73
- \$ 86,474.29 * Laser \$65K
- \$ 80,166.92
- \$ 66,819.48 * Laser \$75K
- \$ 65,053.12
- \$ 60,663.96
- \$ 47,189.86 * Laser \$70K
- \$ 45,134.69
- \$ 38,326.78
- \$ 36,326.57
- \$ 34,087.13
- \$ 33,662.64
- \$ 33,270.10
- \$ 30,814.55
- 7 others under \$30K

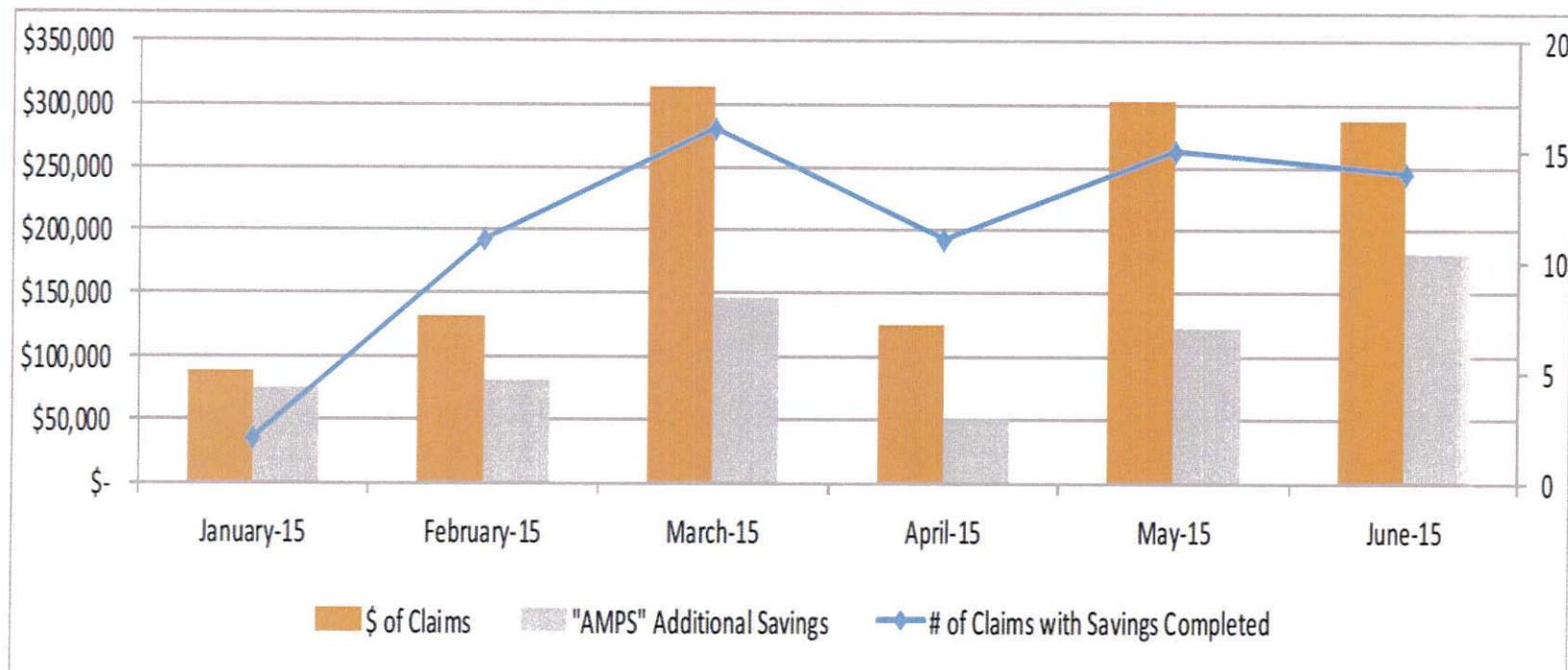
Potential Large Claimants

- Employee – 54 – Female – Stage III Colon Cancer – Currently on Chemotherapy
- Employee – 58 – Female – Chronic Kidney Disease – Had Gastrectomy on May 6, 2015 – they have found a living donor for her – she needs to lose 90 pounds
- Employee – 45 – Male – Intracerebral Hemorrhage
- Spouse – 56 – Male – Prostate Cancer – DX in 2014 and is doing well
- Spouse – 61 – Female – Breast Cancer – Currently taking Chemotherapy drugs
- Employee – 50 – Male – Colon Cancer – Completed chemotherapy on 6/29, scheduled for surgery 8/24/15 for resection
- Employee – 59 – Male – Colon and Rectal Cancer – has been on Chemotherapy and will be restaged in August
- Employee – 24 – Male – Crohn’s Disease – on Remicade cost about \$14,257 a month
- Child – 8 – Female – Neurofibromatosis – currently on medication for seizures and is in a clinical trial in Chicago and completely blind

AMPS Savings Report

AMPS review report

| Category | January-15 | February-15 | March-15 | April-15 | May-15 | June-15 | Total | Average Monthly |
|-----------------------------------|------------|-------------|------------|------------|------------|------------|------------|-----------------|
| # of Claims with Savings Complete | 2 | 11 | 16 | 11 | 15 | 14 | 77 | 6 |
| \$ of Claims | \$ 89,023 | \$ 131,973 | \$ 313,257 | \$ 125,834 | \$ 303,162 | \$ 287,877 | 1,313,410 | 109,451 |
| "AMPS" Additional Savings | \$ 75,803 | \$ 81,717 | \$ 147,699 | \$ 50,281 | \$ 123,078 | \$ 183,076 | \$ 690,486 | \$ 57,541 |
| Savings % | 85.15% | 61.92% | 47.15% | 39.96% | 40.60% | 63.60% | 52.57% | 52.57% |



GMS-ID 037054

PHX Summary Report

Performance Overview

The Benefit Group Inc.

Central Valley Ag Cooperative (TBG918) (1/1/2015 - 6/30/2015)

| | |
|--|--------------------|
| Total Employee Lives | 263 |
| Total Gross Savings | \$34,179.22 |
| Total Net Savings | \$25,633.91 |
| Gross Claim Edit Savings | \$13,076.60 |
| Net Claim Edit Savings | \$9,807.09 |
| Total Billed Submitted | \$56,227.74 |
| Total Current Billed Submitted | \$41,900.08 |
| Recommended # of Edits | 338 |
| # of Edits Utilized | 225 |
| Non-Utilized Savings | \$16,165.04 |
| Gross Bill Review & Audit Savings | \$0.00 |
| Net Bill Review & Audit Savings | \$0.00 |
| Total Billed Submitted | |
| Total Current Billed Submitted | |
| Success Rate \$ | 0.0 % |
| Average Discount | 0.0 % |
| Gross Out of Network Services Savings | \$21,102.62 |
| Net Out of Network Services Savings | \$15,826.82 |
| Total Billed Submitted | \$85,948.68 |
| Total Current Billed Submitted | \$85,569.77 |
| Success Rate \$ | 82.4 % |
| Average Discount | 29.9 % |
| Gross PEPM Savings | \$21.66 |
| Net PEPM Savings | \$16.24 |
| Total Administrative Allowance | \$1,709.04 |
| PEPM Administrative Allowance | \$1.08 |
| GMS-ID 037056 | |

Prescription Drugs

RX Summary

RX Fast Facts

| | |
|--------------------------|---------------|
| Average Eligible Member | 1,590 |
| Total RXs | 6,943 |
| Total Plan Paid | \$417,856 |
| RXs PMPM | 0.77 |
| Plan Paid PMPM | \$46.15 |
| Total RX Cost | \$607,452 |
| Average RX Cost | \$87.49 |
| Member Copay | \$189,597 |
| Average Member Copay | \$27.31 |
| Generic Utilization Rate | 86.01% |
| | GMS-ID 037058 |

Brand and Generic Claims

| | Average Members | Number of claims | Total Plan Costs | Avg Plan Cost Per Claim | PMPM | CoPay |
|---------|-----------------|------------------|------------------|-------------------------|---------|-----------|
| Brand | | 971 | \$234,130 | \$241.12 | \$25.86 | \$109,869 |
| Generic | | 5,972 | \$183,726 | \$30.76 | \$20.29 | \$82,728 |
| Total | 1,509 | 6,943 | \$417,856 | \$60.18 | \$46.15 | \$189,597 |

| | Average Members | Number of Claims | Total Plan Costs | Avg Plan Cost Per Claim | PMPM |
|---------------------------|-----------------|------------------|------------------|-------------------------|----------|
| Employees | 599 | 3,222 | \$201,260 | \$62.46 | \$56.00 |
| Spouses | 339 | 2,540 | \$164,420 | \$64.73 | \$80.84 |
| Dependents | 571 | 1,181 | \$52,176 | \$44.18 | \$15.23 |
| Per Employee (Cardholder) | 599 | 6,943 | \$417,856 | \$60.18 | \$116.26 |

Maintenance Drugs

| | Number of Claims | Total Plan Costs | Avg Plan Cost per Claim | PMPM |
|--------------------------|------------------|------------------|-------------------------|----------------|
| Acute | | | | |
| Mail Order | 16 | \$1,367 | \$85.44 | \$0.15 |
| Retail | 2,008 | \$102,197 | \$50.89 | \$11.29 |
| Other | 26 | \$21,478 | \$826.08 | \$2.37 |
| Total Acute | 2,050 | \$125,041 | \$61.00 | \$13.81 |
| Maintenance | | | | |
| Mail | 205 | \$22,210 | \$108.34 | \$2.45 |
| Retail | 4,643 | \$198,632 | \$42.78 | \$21.94 |
| Other | 45 | \$71,972 | \$1,599.38 | \$7.95 |
| Total Maintenance | 4,893 | \$292,814 | \$59.84 | \$32.34 |
| All Values Total | 6,943 | \$417,856 | \$60.18 | \$46.15 |

Top 10 Drugs by Cost

| Product Name | Therapeutic Category | Number of RXs | Plan Cost |
|-------------------|--------------------------|---------------|---------------|
| Tecfidera | Multiple Sclerosis | 10 | \$55,257 |
| Capecitabine | Chemotherapy drug | 12 | \$47,565 |
| Humira Pen | Arthritis/Crohns | 6 | \$17,044 |
| Humira | Arthritis/Crohns | 5 | \$15,197 |
| Humalog | Antidiabetic | 33 | \$13,486 |
| Temozolomide | Oral Chemotherapy drug | 3 | \$13,109 |
| Ibrance | Breast cancer medication | 1 | \$10,131 |
| Lamotrigine | Seizure medication | 37 | \$9,438 |
| Ampyra | Multiple Sclerosis | 4 | \$7,363 |
| Duloxetine HCL | Antidepressant | 40 | \$7,297 |
| Top 10 Drug Total | | 151 | \$195,888 |
| Plan Total | | 6,908 | \$417,590 |
| | | | GMS-ID 037061 |

Dental

Dental Report Summary

Total claims paid January 2015 thru June 2015

| Single | EE + 1 | Family | YTD Paid Claims |
|--|---------|--------------|-----------------|
| 206 | 172 | 253 | \$165,676.14 |
| Average Costs (including fixed costs) Does not include any run claims from Regions 1-4 | | | |
| Single | EE + 1 | Family | |
| \$24.24 | \$47.29 | \$63.38 | |
| Est. Monthly Claim Fund | | \$188,156.81 | |
| Less Est. Admin Fee Paid | | \$ 9,477.50 | |
| Less YTD Claims Paid | | \$165,676.15 | |
| Estimated Balance in Account | | \$ 13,003.17 | |

Total claims paid January 2014 thru December 2014

| Single | EE + 1 | Family | YTD Paid Claims |
|--|---------|---------|-----------------|
| 80 | 59 | 75 | \$101,662.46 |
| Average Costs (including fixed costs) Represents dental claims from Regions 5-7 does not include Regions 1-4 | | | |
| Single | EE + 1 | Family | |
| \$23.05 | \$44.85 | \$60.05 | GMS-ID 037063 |

Short Term Disability

2014 Short Term Disability

- CVA had 13 individuals who claimed STD benefit
- CVA paid out \$40,056.99 in claims
- Average Cost PEPM was \$7.43
- Current employee cost is \$8.41 monthly
- Estimated balance in claims fund account was \$5,127.14

2015 Short Term Disability

- CVA has 19 individuals who claimed STD benefit
- 4 of those individuals carried over from 2014
- CVA has paid out \$51,001.47 in claims
- Average Cost PEPM is \$12.37
- Current employee cost is \$8.41 monthly
- Estimated balance in claims fund account so far is **\$(17,300.23)**

Madonna Fit for Work

Your Wellness Partner



Madonna Experience

- **20 years** Occupational Health
- **10+ years** Wellness Outreach
- **50 years** of Rehabilitation Services
- **Everyday:** Able to draw from Madonna's team of experts and their resources



A Balanced Approach to Wellness

- Assessment & Awareness
- Targeted Programming
- Risk Prevention & Risk Reduction
- Evaluation of Effectiveness



Start with Risk Identification

(Collecting Wellness Data)



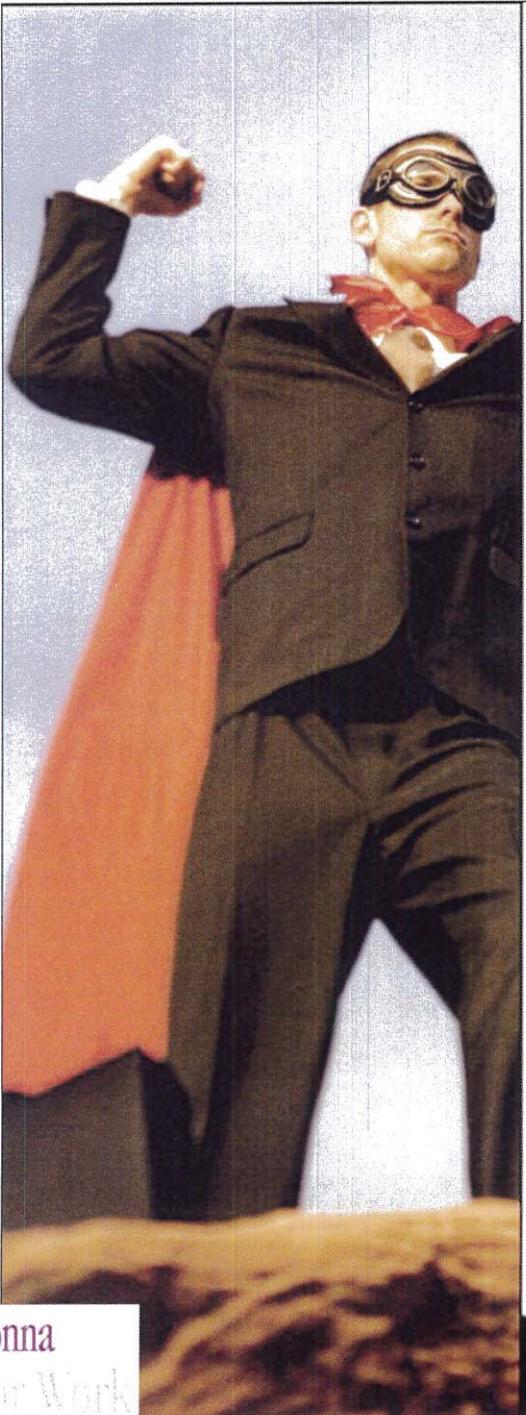
- Pinpoints employee/spouse health risk trends
- Familiarizes participants with their personal health risks
- Helps prioritize wellness interventions and education
- Provides a baseline to measure change

On-Site Health Screening



- **Biometric Measures**
 - Blood pressure, weight, waist, BMI, body fat %
- **Lab Draw**
 - Comprehensive blood profile – 40 panels (CMP+CBC+Lipid panel)
 - Cholesterol, HDL, LDL, Ratios
 - Glucose & Triglycerides
 - Optional Screens: prostate, thyroid, vitamin D





Take Action Now. Be Your Own Health Hero.

Your Company Name

Health Screening

DATE: TBD

TIME: TBD

Deadline for signing up is TBD

What's in it for me?

- **Convenience** – No need to make an appointment with your physician. Experienced health professionals will bring the lab to you.
- **Savings** – On-site lab measures save you time and money, and results are returned within a week.
- **Peace of mind** - When you know your numbers, you know where to take action to improve your health.
- **Support** – Education and goal-setting plans give you the superpowers to become your own health crusader. (Cape optional.)

Health screening includes:

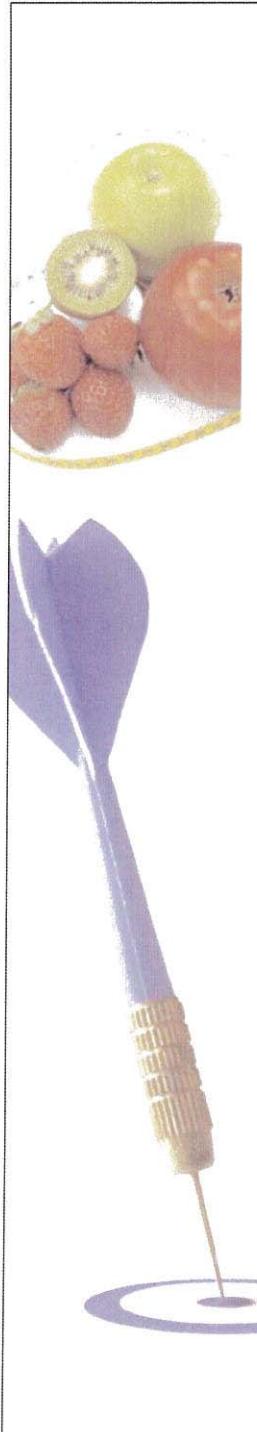
- Key lab measures for Heart Risk, Diabetes & Metabolic Syndrome (CBC, Cholesterol, Triglycerides, LDL, HDL, Glucose & more)
- Biometric Measures (Weight, Waist, Blood Pressure, Body Fat % & BMI)
- Thyroid & Prostate Screens Available (For an additional fee, Thyroid \$10 or Prostate for Men \$20)

Details:

- Contact _____ to sign up for the health screening
- (Information about cost or incentives for participation goes here)
- Avoid eating or drinking anything other than water for 10-12 hours before health screen.

Education Matters

- Measurements are not enough
- Education & action steps are key
- Personal access to health experts makes a difference



TARGETS FOR BETTER HEALTH

Presented by Madonna Fit for Work ... making wellness real

PERCENTAGE OF BODY FAT*

| Age | Trimmers | Sweet Spot | Work It | Danger Zone |
|-------------|-----------|------------|---------|-------------|
| 20-40 years | Under 21% | 21-33% | 33-39% | Over 39% |
| 41-60 years | Under 23% | 23-35% | 35-40% | Over 40% |
| 61-70 years | Under 24% | 24-36% | 36-42% | Over 42% |

WOMEN

| Age | Trimmers | Sweet Spot | Work It | Danger Zone |
|-------------|-----------|------------|---------|-------------|
| 20-40 years | Under 8% | 8-19% | 19-25 | Over 25% |
| 41-60 years | Under 11% | 11-22% | 22-27 | Over 27% |
| 61-70 years | Under 15% | 15-25% | 25-30 | Over 30% |

MEN

Body Fat Percentage

Body composition changes slowly, so keep working at whittling toward these ranges with activity and improved food choices. Remember, this is a measure to show where you are starting. So, start moving more and increase that muscle mass!

* Age Adjusted Percentage of Body Fat

Blood Pressure

Ideally, check your blood pressure when you're relaxed. Knowing your numbers includes taking care to keep your blood pressure at the goal of 120/80 or below.

If your numbers register a little higher, it's worth checking them out again and if they are still high, visit with your doctor.

If your blood pressure reading is 140/90, with either of those numbers in that range check your blood pressure again within 24 hours. If it's still high, it's time to have a visit with your physician.

Weight

Most Americans are gaining one or two pounds per year. That's another 10-20 pounds in 10 years. Yikes! Take action now to maintain or lose weight instead of gaining it.

Little adjustments in eating and activity can really add up for our health. Avoid super-sizing yourself by limiting fast food intake and watch out for the vending or desk candy that sneaks up on you.

By using part of a lunch or work break to walk, you can increase your steps and support efforts to improve your health.

Waist

Recommendations for improved health are 35" or less for Women and 40" or less for Men.



GMS-ID 037073

711 S. 10th Street, Suite 100 • Indianapolis, IN 46225 • 317.283.2000 • www.MadonnaFit.com

Congratulations on Completing Your Health Screening.

Now, It's Time to Take the Next Step!

Your 2015 Wellness Packet Includes:

- **Current Lab Results**

This report provides the results from your blood profile. Your lab values are listed in the column next to the test name. Any values out of range are listed in the middle column. Recommended ranges for values are listed in the far right column.

We encourage you to share your lab report with your personal medical provider.



- **Your Health Risk ScoreCard**

The Health Risk ScoreCard is scientifically linked to how likely you are to develop diabetes, metabolic syndrome or heart disease in the next 10 years. Your results are based on your biometric measures, 6 key lab values and other health indicators such as age, gender and tobacco. A lower score in each risk area is desirable. The more areas of elevated risk you have, the higher your chances of developing health issues in the future. Your Health Risk ScoreCard provides you with a way to measure changes in your health from year to year.

- **Your Health, Your Choice Brochure**

The educational brochure provides definitions for the lab tests, information on the metabolic syndrome risk factors and recommendations for ways you can improve your health.

- **Personal Wellness Goal Sheet**

Taking time to write down your wellness goals, and the steps you will take to reach your goal(s) increases the likelihood you will achieve them.

Metabolic Syndrome—Are You at Risk?

- Research has shown that individuals with 3 or more of the 5 health risk factors listed below are considered to be at a higher risk for developing heart disease, diabetes and stroke.
- Look at your Health Risk ScoreCard results for the 5 areas listed below. If you have 3 or more of these risk factors you are identified as having Metabolic Syndrome. Write your value for each risk factor in the box provided below. If it meets the criterion— you are at risk
- *If you have 3 or more risk factors please read the yellow Metabolic Syndrome Information Letter included in your packet that explains what you need to do to qualify for the Enhanced Health Plan for 2015-2016.*

| Metabolic Syndrome Risk Factors | Your Results | ✓ If Your Values Put You at Risk |
|---|---------------------------|----------------------------------|
| Blood Pressure ** Male $\geq 130/85$ mm Hg | Female $\geq 130/85$ mmHg | |
| Waist: Circumference Male $\geq 40"$ | Female $\geq 35"$ | |
| HDL Male <40 mg/dl | Female <50 mg/dl | |
| Triglycerides Male ≥ 150 mg/dl | Female ≥ 150 mg/dl | |
| Fasting Glucose Male ≥ 100 mg/dl | Female >100 mg/dl | |

** You are at risk if your systolic or diastolic value is outside the recommended range

Be Your Own Health Hero—Take Action Now for a Healthier You



GMS-ID 037074

enefits, Inc.
Benefit Specialists

12377
107 South Street
Lincoln, NE 68506

CLIA ID# 28D0999762

Laboratory Director: Dr. Robert

Name/DOB: 17-11-1954
 Patient ID: FFW09261954
 Phone number:
 Collection Date: 05/25/2012 07:17
 Print date: 06/13/2012 12:38

Sex: F Fasting:
 Age: 17 Yes; 8 hrs
 Room Num:

Provider: Thomas S Stalder
 Draw Location: Fit For Work
 Sample ID: 120519114
 Phlebotomist:
 Entered by: Lina Bergman

| TEST NAME | RESULT | UNITS | REFERENCE RANGE |
|-----------|--------------|-------|-----------------|
| IN RANGE | OUT OF RANGE | | |

Fit For Work Hemogram

| | RESULT | UNITS | REFERENCE RANGE |
|-------------------------|-----------------|-------|-----------------|
| WBC Count | 6.7 | K/uL | 4.0-11.0 |
| <u>RBC Count</u> | <u>4.14 (L)</u> | M/uL | 4.20-5.60 |
| Hemoglobin, Whole Blood | 13.7 | g/dL | 12.0-15.5 |
| Hematocrit, Whole Blood | 39.7 | % | 37.0-48.0 |
| MCV | 96 | fL | 80-100 |
| <u>MCH</u> | <u>33.2 (H)</u> | pg | 25.0-32.0 |
| MCHC | 34.6 | g/dL | 31.0-36.0 |
| RDW | 12.4 | | 12.0-15.0 |
| Platelet Count | 306 | K/uL | 150-450 |
| MPV | 7.6 | | 7.4-10.4 |

Fit For Work Complete Metabolic Profile

| | RESULT | UNITS | REFERENCE RANGE |
|-----------------------------------|--------|-------|-----------------|
| Blood Urea Nitrogen, Serum | 12 | mg/dL | 5-24 |
| Glucose, Serum | 91 | mg/dL | 70-110 |
| Creatinine, Serum | 0.8 | mg/dL | 0.4-1.4 |
| BUN/Creatinine Ratio | 14.88 | ratio | 12.50-20.00 |
| Sodium, Serum | 140 | mEq/L | 135-146 |
| Potassium, Serum | 4.1 | mEq/L | 3.5-5.2 |
| Chloride, Serum | 103 | mEq/L | 96-110 |
| CO2, Serum | 31 | mEq/L | 23-35 |
| Anion Gap | 10.00 | | 5.00-15.00 |
| Calcium, Serum | 8.9 | mg/dl | 8.5-10.5 |
| Protein, Total Serum | 7.2 | g/dL | 6.5-8.2 |
| Albumin, Serum | 4.3 | g/dL | 3.5-5.0 |
| Globulin, Serum | 2.90 | | 1.50-4.50 |
| Albumin:Globulin Ratio, Serum | 1.48 | Ratio | 1.10-2.50 |
| Bilirubin, Serum Total | 0.9 | mg/dL | 0.1-1.5 |
| Aspartate Aminotransferase, Serum | 24 | IU/L | 0-45 |
| Alanine Aminotransferase, Serum | 38 | IU/L | 0-50 |
| Alkaline Phosphatase, Serum | 57 | IU/L | 0-170 |
| eGFR | 73.76 | | |

If patient is African American then multiply results by 1.210. The eGFR formula is valid only for adults between the ages of 18 and 70.

Fit For Work Lipid Panel

Cholesterol, Serum

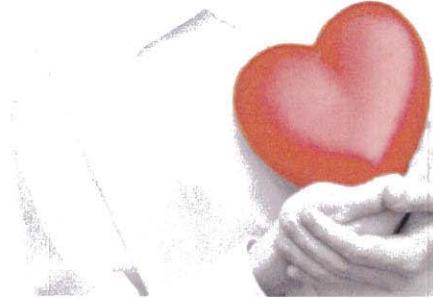
161

mg/dL

LOGGE CARRO

100-199

 its, Inc.
 specialists
 GMS-ID 037075



Health Risk ScoreCard

- Based on renowned heart study
- Focuses on risk factors associated with chronic heart disease, diabetes & stroke
- Uses biometric and lab results
- 10 health factors analyzed
- Takes into account age & gender
- Provides objective Health Risk Score
 - Low risk
 - Moderate risk
 - High risk

Madonna Fit for Work
Health Risk ScoreCard - Male

Date: 10/16/2013

Name:

Company:

Health Risk Indicators

| Age | 18-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65-69 | 70-74 | 75+ |
|-------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----|
| Point Value | | | -9 | | | | | | | |

Biometric Measures

| | | | | | | |
|------------------------------|-----------|---------|-----------|-------|-------------|------|
| Systolic Blood Pressure* 124 | | 126 | BMI 30.76 | 31.48 | Waist* 39.0 | 40.0 |
| | Untreated | Treated | | | < 40 | 0 |
| < 120 | | | | | ≥ 40 | |
| 120-129 | 0 | | | | | |
| 130-139 | | | | | | |
| 140-159 | | | | | | |
| ≥ 160 | | | | | | |

| | | | | | |
|-------------|-------|-------|-------|-------|-----|
| Tobacco Use | no | no | no | no | no |
| Age | 18-39 | 40-49 | 50-59 | 60-69 | 70+ |
| Non User | 0 | | | | |
| User | | | | | |

Lipid Profile

| | | | | | | | | |
|-----------------|-------|-------|-------|-------|-----|---------|------------------|-----|
| Cholesterol 189 | | | | | | 211 | LDL 123 | 155 |
| Age | 18-39 | 40-49 | 50-59 | 60-69 | 70+ | Treated | < 100 mg/dL | |
| < 160 | | | | | | | 100 to 129 mg/dL | 2 |
| 160-199 | 4 | | | | | | 130 to 159 mg/dL | |
| 200-239 | | | | | | | 160 to 189 mg/dL | |
| 240-279 | | | | | | | ≥ 190 mg/dL | |
| ≥ 280 | | | | | | | | |

| | | | | | | | |
|--------------------|-----|--------------------|----|-------------|----|---------|----|
| Chol/HDL Ratio 5.3 | 5.9 | Triglycerides* 152 | 99 | Glucose* 97 | 84 | HDL* 36 | 36 |
| ≤ 5.0 | | < 150 | | < 100 | 0 | ≥ 60 | |
| ≥ 5.1 | 5 | 150-199 | 3 | ≥ 100 | | 50-59 | |

| | | |
|----------------------------|---------------|----|
| Your Health Risk Score: 12 | | 18 |
| ≤ 16 Points | Low Risk | |
| 17-25 Points | Moderate Risk | |
| ≥ 26 Points | High Risk | |

© Madonna Fit For Work 2013

* Indicates risk factors associated with Metabolic Syndrome

Note: Previous results, if available, are listed in italics.



Your Health, Your Choice

Health screening information & education provided by Madonna Fit for Work ©2010

Choose Health.

People are becoming more aware that good health is primarily the result of lifestyle choices. The choices you make each day regarding physical activity, eating, tobacco use and managing stress can have a positive or negative impact on your health. Take time to review and understand your personal health screening results. We hope this information will help sustain your current healthy choices or motivate you to make lifestyle changes for a healthier you.

Understand Your Lab Results.

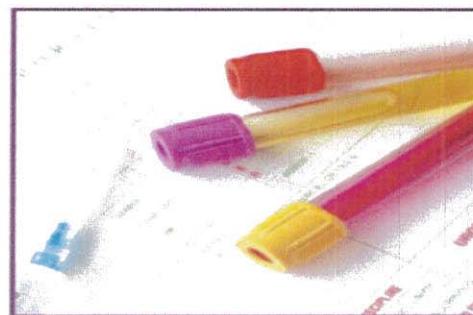
Definitions for the lab tests completed are provided below to assist you in better understanding your results. Results outside the recommended range are in bold text. If you completed the health screening with Madonna Fit for Work last year, your lab report will show your numbers for this year and last year. We encourage you to share your lab results with your medical provider.

Sodium, Potassium and Chloride: are electrolytes vital to proper nerve and muscle functioning. Values outside the recommended ranges, high or low, generally require medical attention. This is especially important if you are taking a diuretic (water pill) or heart medication.

T-CO₂: (also known as bicarbonate) is secreted by the stomach, and is necessary for digestion. Bicarbonate also helps buffer lactic acid generated during exercise and reduces the acidity of dietary components and also helps prevent dental cavities.

Glucose: is a measure of sugars in your blood and also serves as the main source of energy for the body. Carbohydrates are broken down into glucose (and a few other simple sugars), absorbed by the small intestine, and circulated throughout the body. Elevated values may be due to recent food intake, pre-diabetes or diabetic conditions.

Blood Urea Nitrogen (BUN) & Creatinine: are waste products filtered out of the blood by the kidneys. Increased concentrations in the blood may indicate a temporary or chronic decrease in kidney function. Heart failure, dehydration, or a diet high in protein can also make your BUN level higher. Liver disease or damage can lower your BUN level. A low BUN level can occur



normally in the second or third trimester of pregnancy. High creatinine values, along with elevated BUN results, may require a medical evaluation. Low levels are not as significant.

Calcium: is a mineral important in the function of muscles, the brain, and the nervous system, and blood clotting. Low levels are associated with conditions such as rickets and kidney failure.

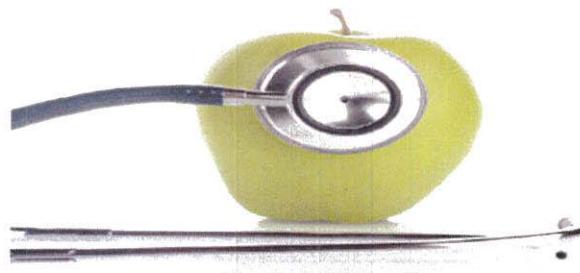
Total Serum Protein: is the amount of protein in your blood. Albumin & Globulin measure the amount and type of protein in your blood. They are a general index of overall health and nutrition. Globulin is important in fighting disease.

Bilirubin (Total & Direct): measured to monitor liver or gallbladder problems. Alkaline Phosphate is an enzyme. High levels may indicate damage to the liver or bones. Lactic Dehydrogenase is used to diagnose heart attack, anemia and liver disease. AST and ALT are enzymes found in the liver and other muscle cells. Elevated concentrations may indicate liver disease or dysfunction.

GFR (Glomerular Filtration Rate): is a calculation based on the creatinine, age and gender which is used to evaluate kidney function.

Continued on pg. 2

GMS-ID 037078
The logo for Madonna Fit for Work, featuring a stylized 'M' and the text "Madonna Fit for Work".



Taking the Next Step: Personal Wellness Goal Sheet

- 70% of health care costs are the direct result of behavior
- 80% of heart disease and diabetes is preventable
- 90% of obesity is preventable

Name: _____ Date: _____

Current Health Risks:

I Would Like to Improve:

What is Currently Working:

For Healthier Eating:

Becoming Physically Active:

Managing Stress/Energy:

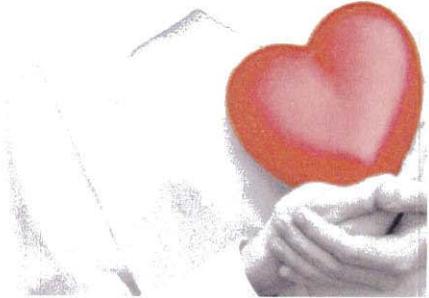
Reducing/Stopping Tobacco Use:

What Keeps Me from Making Progress?

My Personal Wellness Goal:

I Want to Reach My Goal By (when):

The “First” Step in Reaching My Goal Is:



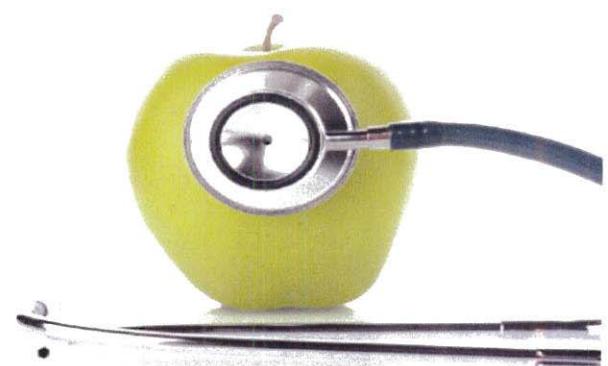
Wellness Coaching

- Recommended for high risk employees/spouses
- 3 telephonic coaching sessions
- Provide guidance and encouragement in removing barriers to healthy living and in making lifestyle changes
- Sessions are kept strictly confidential

The company composite provides valuable information to guide programming and a baseline for measuring health changes.

Health Risk ScoreCard Composite Report

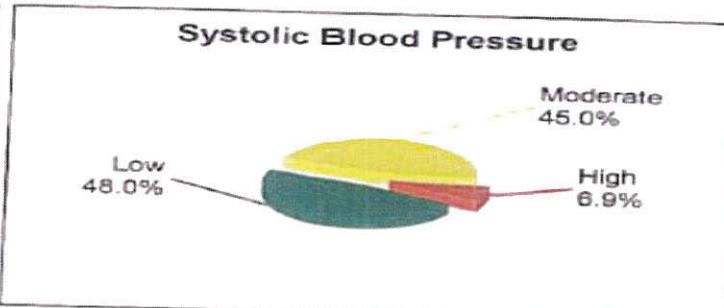
Company ABC
July 2010



2012 Health Risk Indicators

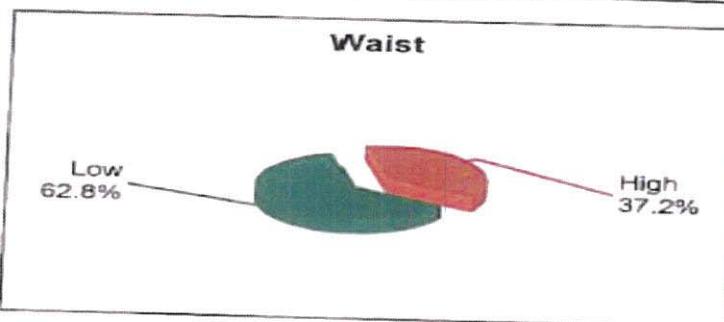
Biometric Measures

| Systolic Blood Pressure | | |
|-------------------------|--------|-----|
| Risk | % | n |
| Low Risk (<120) | 48.0% | 159 |
| Moderate (120-139) | 45.0% | 149 |
| High (≥ 140) | 6.9% | 23 |
| Total | 100.0% | 331 |



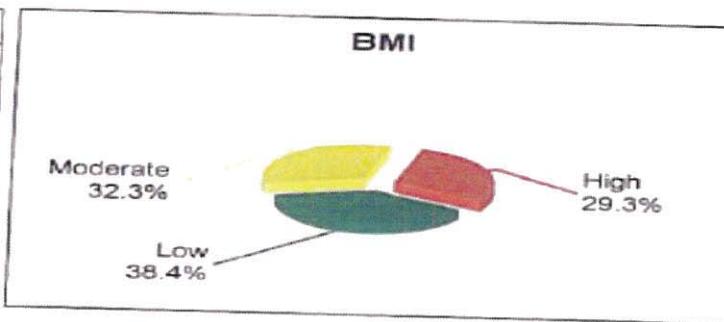
Systolic Blood Pressure:
High systolic blood pressure increases heart health risks & stroke issues as well as metabolic syndrome and diabetes complications.

| Waist | | |
|--------------------------|--------|-----|
| Risk | % | n |
| Low Risk (<35w, <40m) | 62.8% | 208 |
| High (≥35w, ≥40m) | 37.2% | 123 |
| Total | 100.0% | 331 |



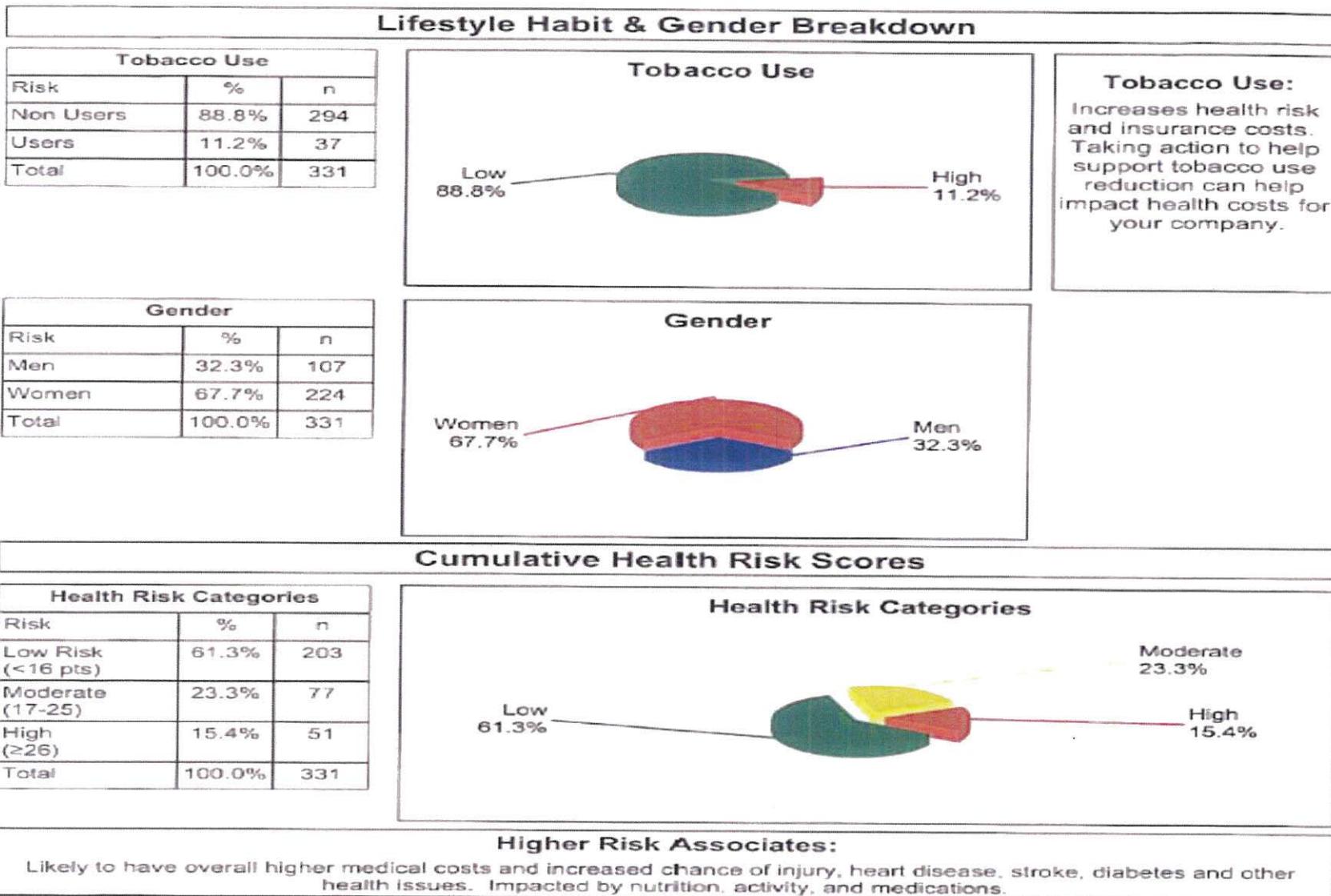
Waist Measure:
Elevated waist measures greatly increase heart health risks. Combined efforts of weight loss, food choices, activity and stress management will impact measures.

| BMI - Body Mass Index | | |
|-----------------------|--------|-----|
| Risk | % | n |
| Low Risk (<25) | 38.4% | 127 |
| Moderate (25-29) | 32.3% | 107 |
| High (≥ 30) | 29.3% | 97 |
| Total | 100.0% | 331 |



Body Mass Index: Indicates the % of your staff battling weight issues of overweight and morbid obesity. Combined with waist, data indicates staff at risk of health complications related to weight.

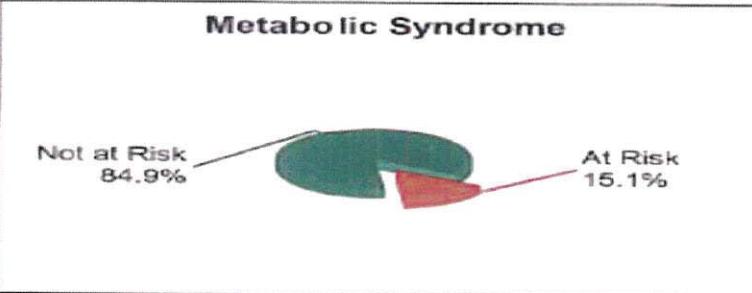
2012 Health Risk Indicators



2012 Health Risk Indicators

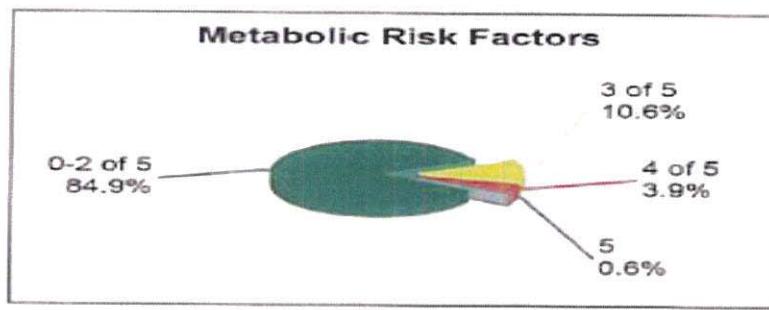
Metabolic Syndrome Risks

| Metabolic Syndrome | | |
|--------------------|--------|-----|
| Risk | % | n |
| At Risk | 15.1% | 50 |
| Not at Risk | 84.9% | 281 |
| Total | 100.0% | 331 |



Metabolic Syndrome:
Metabolic syndrome is a serious health condition. Individuals with multiple high risks are at higher risk for developing heart disease, stroke, and Type II diabetes.

| Metabolic Risk Factors | | |
|------------------------|--------|-----|
| | % | n |
| 0-2 of 5 | 84.9% | 281 |
| 3 of 5 | 10.6% | 35 |
| 4 of 5 | 3.9% | 13 |
| 5 | 0.6% | 2 |
| Total | 100.0% | 331 |

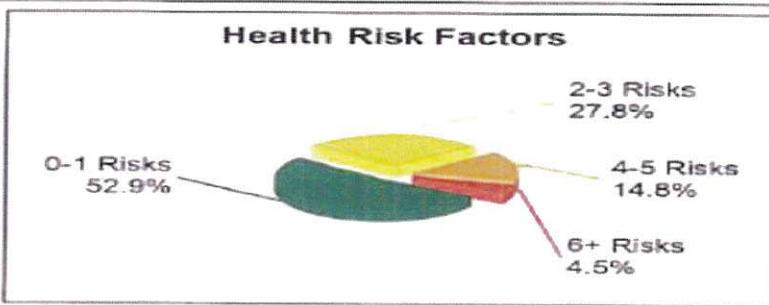


Metabolic Syndrome Risk Factors:

- Blood Pressure $\geq 130/85$
- Triglycerides ≥ 150
 - Glucose ≥ 100
- HDL <50 women
 - HDL <40 men
- Waist $\geq 35"$ women
 - Waist $\geq 40"$ men

Overall Health Risk Factors

| Health Risk Factors | | |
|---------------------|--------|-----|
| | % | n |
| 0-1 Risks | 52.9% | 175 |
| 2-3 Risks | 27.8% | 92 |
| 4-5 Risks | 14.8% | 49 |
| 6+ Risks | 4.5% | 15 |
| Total | 100.0% | 331 |



Health Risk Factors:
Criteria used to identify high risk individuals includes four or more of the 10 overall health risk factors measured in this report.

Health Risk ScoreCard

Sub-Group Trending Report

Track improvements
year to year



2009 - 2011

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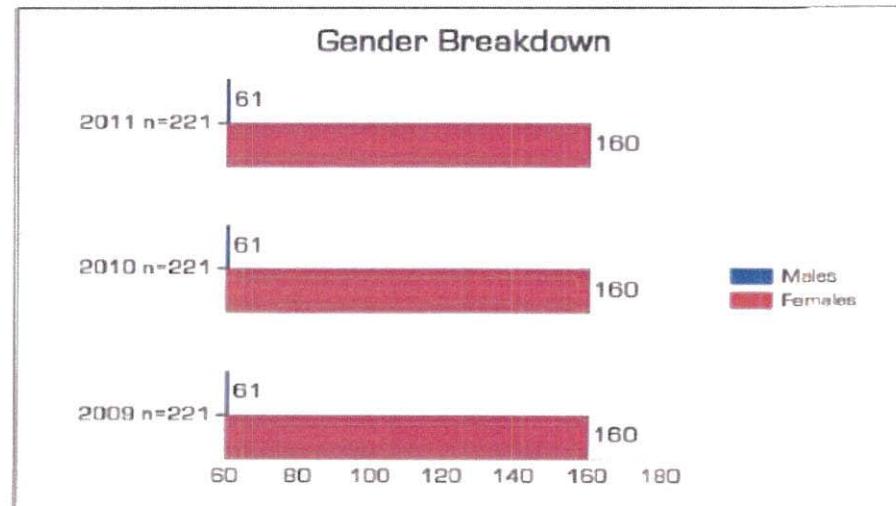
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GMS-ID 037085 

Population Size Over Trending Data Period

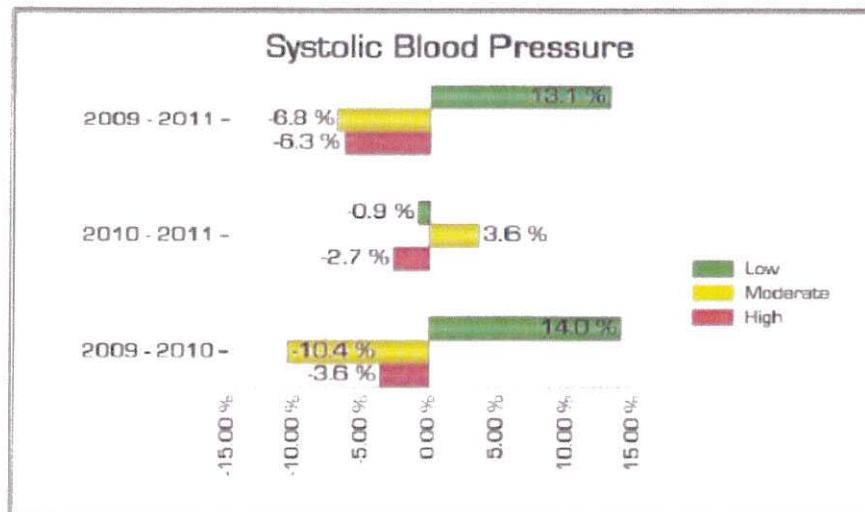
| Gender Percentages | 2009 | 2010 | 2011 |
|--------------------|--------|--------|--------|
| Men | 30.0 % | 30.0 % | 30.0 % |
| Women | 70.0 % | 70.0 % | 70.0 % |

| Gender Population | 2009 n=221 | 2010 n=221 | 2011 n=221 |
|-------------------|------------|------------|------------|
| Men | 61 | 61 | 61 |
| Women | 160 | 160 | 160 |



Biometric Trends

| Systolic Blood Pressure | 2009 | 2010 | 2011 |
|-------------------------|--------|--------|--------|
| Low Risk (<120) | 43.4 % | 57.5 % | 56.6 % |
| Moderate (120-139) | 48.0 % | 37.6 % | 41.2 % |
| High (≥140) | 8.6 % | 5.0 % | 2.3 % |



| Systolic BP Trending | 2009-2010 Change | 2010-2011 Change | 2009-2011 Change |
|----------------------|------------------|------------------|------------------|
| Low Risk (<120) | 14.0 % | -0.9 % | 13.1 % |
| Moderate (120-139) | -10.4 % | 3.6 % | -6.8 % |
| High (≥140) | -3.6 % | -2.7 % | -6.3 % |

The Madonna Advantage

- Wellness Experts
- Personal Touch
- Data Driven
- Easy Administration
- Variety of Approaches



Investment

- On-Site Health Screening and Reporting
- Ongoing Wellness education (3 sessions)
- \$79.00 Per Person
 - 617 Employees on the plan \$48,743.00
 - 347 Spouses on the plan \$24,806.00
- Physician Partner Option
- \$39.00 Per Person
- The above does not include mailing and travel costs which is extra

WE APPRECIATE YOUR BUSINESS!



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Employee Benefit Specialists
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